UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MASSACHUSETTS

WASHINGTON MUTUAL BANK,)
Plaintiff,)
V.) CIVIL ACTION NO. 05-11686-WGY
DAN W. ADAMS, HEIDI K. ADAMS, UNITED STATES OF AMERICA, COMMONWEALTH OF MASSACHUSETTS DEPARTMENT OF REVENUE, DELTA FUNDING CORPORATION and BENEFICIAL MASSACHUSETTS INC.,))))))))))
Defendants.)))

[PROPOSED] FINAL JUDGMENT

This Court's Orders dated December 19, 2005 and January 27, 2006 resulted in a final adjudication of all issues raised in Counts I and II of the Complaint, including all claims asserted against defendants the United States of America, Internal Revenue Service; the Commonwealth of Massachusetts Department of Revenue; Delta Funding Corporation; and Beneficial Massachusetts, Inc.; and certain claims asserted against defendants Dan W. Adams and Heidi K. Adams.

Furthermore, after consideration of plaintiff Washington Mutual Bank's Renewed Motion for Entry of Default Judgment against Defendants Dan W. Adams and Heidi K. Adams on Count III of the Complaint, its Motion for An Award of Attorneys' Fees and Costs, and all supporting documents including the Affidavit of J. Patrick Kennedy, as well as any opposition papers filed thereto, IT IS HEREBY ADJUDGED, ORDERED AND DECREED THAT:

A default judgment in the monetary amount of \$28,468.75 is hereby entered against defendants Dan W. Adams and Heidi K. Adams and in favor of Washington Mutual Bank on Count III of the Complaint.

Entered on this ____ day of ______, 2006.

WILLIAM G. YOUNG, Judge United States District Court for the District of Massachusetts

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